

**Information to identify the case:**

Debtor 1	<b>Brian P. Potts</b>	Social Security number or ITIN	xxx-xx-6873
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Christine L. Potts</b>	Social Security number or ITIN	xxx-xx-8211
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>16-10859-TPA</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian P. Potts

Christine L. Potts

1/28/22

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brian P. Potts  
Christine L. Potts  
Debtors

Case No. 16-10859-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jan 28, 2022

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brian P. Potts, Christine L. Potts, 11591 Sunset Street, Conneaut Lake, PA 16316-5845
14288025	+ Ashtabula County Medical Center, 2420 Lake Avenue, Ashtabula, OH 44004-4970
14288027	+ Belden Jewelers, Sterling Jewelers, Inc, Po Boc 1799, Akron, OH 44309-1799
14288035	+ Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326
14288039	+ Fidelity Properties, Inc, 220 East Main Street, Alliance, OH 44601-2423
14288043	First Premier Bank, 601 South Minneapolis Avenue, Sioux Falls, SD 57104
14288044	+ Greatwave Communications, 224 State Street, Conneaut, OH 44030-2637
14288045	+ Heintz Collection, 225 Broad Street, Conneaut, OH 44030-2616
14288046	+ Hometown Vision Center, PO Box 509, North Kingsville, OH 44068-0509
14637163	+ Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
14288049	+ Northwest Physician Associates, 1012 Water Street, Meadville, PA 16335-3468
14288051	+ PA Liberty St Emergency Physicians LLC, 751 Liberty Street, Meadville, PA 16335-2559
14288052	+ Pathology Consultants LLC, 8166 Market Street, Suite D, Youngstown, OH 44512-6247
14288054	+ Port Conneaut Federal Credit Union, 1002 Broad Street, Conneaut, OH 44030-1504
14360270	+ QUICK PAY, WILLIAMSON AND BROWN,LLC, 4691 CLIFTON PKWY, HAMBURG, NY 14075-3201

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 29 2022 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 28 2022 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 29 2022 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 28 2022 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Jan 29 2022 04:33:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14288024	+ Email/Text: bky@americanprofit.net	Jan 28 2022 23:33:00	American Profit Recovery, 34405 West 12 Miles Road, #379, Farmington Hills, MI 48331-5608
14345356	Email/PDF: resurgentbknofications@resurgent.com		

District/off: 0315-1

User: auto

Page 2 of 4

Date Rcvd: Jan 28, 2022

Form ID: 3180W

Total Noticed: 62

		Jan 28 2022 23:40:27	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14288026	+ EDI: TSYS2	Jan 29 2022 04:33:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
14288028	+ EDI: CAPITALONE.COM	Jan 29 2022 04:33:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14288029	+ Email/Text: clientservices@credit-control.com	Jan 28 2022 23:33:00	Central Loan Admin & Reporting, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14288031	+ EDI: CITICORP.COM	Jan 29 2022 04:33:00	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
14288032	+ EDI: CITICORP.COM	Jan 29 2022 04:33:00	Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14288033	+ EDI: WFNNB.COM	Jan 29 2022 04:33:00	Comenity Bank / Buckle, Po Box 182789, Columbus, OH 43218-2789
14288034	EDI: WFNNB.COM	Jan 29 2022 04:33:00	Comenity Bank / Victoria Secret, Po Box 18215, Columbus, OH 43218
14288036	+ Email/PDF: creditonebknottifications@resurgent.com	Jan 28 2022 23:40:22	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14366675	EDI: DIRECTV.COM	Jan 29 2022 04:33:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14291322	EDI: DISCOVER.COM	Jan 29 2022 04:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14288037	+ EDI: DISCOVER.COM	Jan 29 2022 04:33:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14288038	+ Email/Text: ohiobankruptcy@dom.com	Jan 28 2022 23:33:00	Dominion East Ohio Gas, PO Box 5759, Cleveland, OH 44101-0759
14288042	Email/Text: jill@ffcc.com	Jan 28 2022 23:32:00	First Federal Credit & Collections, 24700 Chagrin Boulevard, Suite 205, Cleveland, OH 44122
14288040	+ EDI: BLUESTEM	Jan 29 2022 04:33:00	Fingerhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820
14288041	+ Email/Text: bankruptcy@firstenergycorp.com	Jan 28 2022 23:33:00	First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
14297846	+ EDI: IRS.COM	Jan 29 2022 04:33:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14288030	EDI: JPMORGANCHASE	Jan 29 2022 04:33:00	Chase Card, PO Box 15298, Wilmington, DE 19850
14345390	Email/PDF: resurgentbknottifications@resurgent.com	Jan 28 2022 23:40:22	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14329827	Email/PDF: resurgentbknottifications@resurgent.com	Jan 28 2022 23:40:22	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14288047	+ Email/Text: mwetherbee@mmchs.org	Jan 28 2022 23:33:00	Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945
14288048	+ EDI: MID8.COM	Jan 29 2022 04:33:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14356664	+ EDI: MID8.COM	Jan 29 2022 04:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

District/off: 0315-1

User: auto

Page 3 of 4

Date Rcvd: Jan 28, 2022

Form ID: 3180W

Total Noticed: 62

14288050	+ Email/Text: bankruptcy@onlineis.com	Jan 28 2022 23:33:00	Online Collections, Po Box 1489, Winterville, NC 28590-1489
14884295	Email/Text: peritus@ebn.phinsolutions.com	Jan 28 2022 23:33:00	Peritus Portfolio Services, LLC, P.O. Box 141419, Irving, TX 75014-1419
14347473	EDI: PRA.COM	Jan 29 2022 04:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14345166	+ Email/Text: bankruptcy@firstenergycorp.com	Jan 28 2022 23:33:00	Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
14288053	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2022 23:40:22	Pinnacle Credit Services, Po Box 640, Hopkins, MN 55343-0640
14288055	+ EDI: PRA.COM	Jan 29 2022 04:33:00	Portfolio Recovery & Associates, Po Box 41067, Norfolk, VA 23541-1067
14364329	+ EDI: JEFFERSONCAP.COM	Jan 29 2022 04:33:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14323922	EDI: Q3G.COM	Jan 29 2022 04:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14288666	EDI: RECOVERYCORP.COM	Jan 29 2022 04:33:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14288057	+ EDI: DRIV.COM	Jan 29 2022 04:33:00	Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244
14288058	+ EDI: RMSC.COM	Jan 29 2022 04:33:00	Syncb Bank / American Eagle, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14288059	+ EDI: RMSC.COM	Jan 29 2022 04:33:00	Synchrony Bank, Attention: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
14288060	+ EDI: RMSC.COM	Jan 29 2022 04:33:00	Synchrony Bank / Care Credit, Po Box 965064, Orlando, FL 32896-5064
14288061	+ EDI: RMSC.COM	Jan 29 2022 04:33:00	Synchrony Bank / JCPenneys, Po Box 965064, Orlando, FL 32896-5064
14288062	+ EDI: RMSC.COM	Jan 29 2022 04:33:00	Synchrony Bank / PayPal Credit, Po Box 965064, Orlando, FL 32896-5064
14288063	+ EDI: RMSC.COM	Jan 29 2022 04:33:00	Synchrony Bank / Sams, Po Box 965060, Orlando, FL 32896-5060
14288064	+ EDI: RMSC.COM	Jan 29 2022 04:33:00	Synchrony Bank / TJ MaxX, Po Box 965064, Orlando, FL 32896-5064
14288065	+ EDI: RMSC.COM	Jan 29 2022 04:33:00	Synchrony Bank / Walmart, Po Box 965064, Orlando, FL 32896-5064
14288066	+ Email/Text: bankruptcydepartment@tsico.com	Jan 28 2022 23:33:00	Transworld Systems Inc / 33, PO Box 15630, Wilmington, DE 19850-5630
14288067	+ Email/Text: bankruptcydepartment@tsico.com	Jan 28 2022 23:33:00	Transworld Systems Inc / 51, 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr		LakeView Loan Servicing, LLC
cr		Lakeview Loan Servicing, LLC

District/off: 0315-1

User: auto

Page 4 of 4

Date Rcvd: Jan 28, 2022

Form ID: 3180W

Total Noticed: 62

14661626		M&T as Servicer for Lakeview Loan Serv. LLC, P.O.Box 62182,Baltimore,MD 21264
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, Peritus Portfolio Services, LLC, P.O. Box 141419, Irving, TX 75014-1419
14297847	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14297845	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14288056	##+	Regency Finance Company, 6588 North Ridge Road, Madison, OH 44057-2552

TOTAL: 4 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 30, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Brian P. Potts dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Christine L. Potts dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com
Maria Miksich	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mmiksich@kmlawgroup.com
Maria Miksich	on behalf of Creditor LakeView Loan Servicing LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com

TOTAL: 10